

UNITED STATES DISTRICT COURT  
DISTRICT OF MARYLAND

SHIRLEY CAVINESS

Plaintiff,

V.

CIVIL ACTION NO

UNITED COLLECTION BUREAU, INC.

Defendant.

JANUARY 29, 2008

COMPLAINT

1. Plaintiff seeks relief pursuant to the Fair Debt Collection Practices Act ("FDCPA"), 15 U.S.C. § 1692; Md. Ann. Code Commercial Law Maryland Consumer Debt Collection Act. § 14-204 et seq. ("MCDCA"); and the Md. Ann. Code Commercial Law Consumer Practices Act § 13-301 et seq.

2. The Court's jurisdiction is conferred by 15 U.S.C.1692k and 28 U.S.C. 1331 and 1367.

3. Plaintiff is a natural person who resides in MD.

4. Plaintiff is a consumer within the FDCPA.

5. Defendant is a debt collector within the FDCPA.

6. Defendant failed to obtain a collection agency license at the address listed on their collection letters sent to the plaintiff.

7. Defendant is not properly licensed as a collection agency in the State of Maryland.

8. Defendant communicated with plaintiff or others on or after one year before the date of this action, in connection with collection efforts with regard to plaintiff's disputed personal debt to Citicorp Credit Services, Inc.

9. The plaintiff contacted the defendant via telephone in an attempt to dispute a debt alleged by defendant to be owed by plaintiff.

10. The defendant advised plaintiff that she had no right to dispute the alleged debt owed.

11. The defendant advised the plaintiff in writing that there is a time limit associated to exercising her rights under the FDCPA.

12. In the collection efforts, the defendant violated the FDCPA, inter alia, section 1692e, -f and -g.

## SECOND COUNT

13. The allegations of the First Count are repeated and realleged as if fully set forth herein.

14. Within three years prior to the date of this action Defendant has engaged in acts and practices as to plaintiff in violation of the Md. Ann. Code Commercial Law Maryland Consumer Debt Collection Act § 14-204 et seq. ("MCDCA").

15. Defendant has committed unfair or deceptive acts or practices within the meaning of the Md. Ann. Code Commercial Law Consumer Practices Act § 13-301 et seq.

WHEREFORE plaintiff respectfully requests this Court to:

1. Award plaintiff such damages as are permitted by law both compensatory and punitive, including \$1,000 statutory damages for each communication against the defendant;
2. Award the plaintiff costs of suit and a reasonable attorney's fee;
3. Award declaratory and injunctive relief, and such other and further relief as law or equity may provide

THE PLAINTIFF

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